

## Fill in this information to identify the case:

Debtor 1 Alexis Lee Allbrooks

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of MS  
(State)

Case number 19-52458

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: 21st Mortgage Corporation Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 2871

Property address: PO Box 477  
Number Street

Knoxville TN 37901  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02 / 15 / 2025  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 1,900.28

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0

c. **Total.** Add lines a and b. (c) \$ 1,900.28

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 15 / 2025  
MM / DD / YYYY

Debtor 1 **Alexis Lee Allbrooks** Case number (if known) **19-52458**

First Name Middle Name Last Name

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x /s/ Jonathan Russell**

Signature

Date **05 20 2025**

Print **Jonathan Russell**

First Name Middle Name Last Name

Title **Bankruptcy Coordinator**

Company **21st Mortgage Corporation**

**If different from the notice address listed on the proof of claim to which this response applies:**

Address **PO Box 477**

Number Street

**Knoxville TN 37901**

City State ZIP Code

Contact phone **800 955 0021**

( ) -

Email **jonathanrussell@21stmortgage.com**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE Southern DISTRICT OF Mississippi

IN RE:

Alexis Lee Allbrooks, Debtor(s)

)  
)  
)  
)

CHAPTER: 13

CASE NO: 19-52458

CERTIFICATE OF SERVICE

---

I, Jonathan Russell, Bankruptcy Coordinator for 21<sup>st</sup> Mortgage Corporation, herby certify that on the 20 day of May 2025, a true exact copy of Response to Notice of Final Cure Payrwas served upon the following parties in this manner:

SERVICE BY ELECTRONIC MAIL:

Thomas Carl Rollins, Jr  
The Rollins Law Firm, PLLC  
PO BOX 13767  
Jackson, MS 39236

David Rawlings  
David Rawlings, Chapter 13 Trustee  
P.O. Box 566  
Hattiesburg, MS 39403

SERVICE BY REGULAR MAIL:

Alexis Lee Allbrooks  
1626 Augusta Rd  
Ellisville, MS 39437

/s/ Jonathan Russell

21ST MORTGAGE CORPORATION